

# United States Bankruptcy Court

District of Arizona

Case No. 2:15-bk-02240-MCW

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

KUSHUNE D ALLEN  
8050 N. 61ST. AVE., #245  
GLENDALE, AZ 85302

Social Security / Individual Taxpayer ID No.:

xxx-xx-8761

Employer Tax ID / Other nos.:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/15/15

Madeleine C. Wanslee  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of Arizona

In re:  
KUSHUNE D ALLEN  
Debtor

Case No. 15-02240-MCW  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0970-2

User: admin  
Form ID: bl8

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Jun 15, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2015.

db  
13402487 +KUSHUNE D ALLEN, 8050 N. 61ST. AVE., #245, GLENDALE, AZ 85302-6797  
13402493 +A R RECOVERY SOLUTIONS, 94-229 WAIPAHU DEPOT #40, WAIPAHU HI 96797-3031  
13402494 +AD ASTRA RECOVERY SERV, 7330 W 33RD ST N STE 118, WICHITA KS 67205-9370  
13402495 +ADVANCED CAR COMPANY, 5010 E. CHEYENNE, SUITE 1042, PHOENIX AZ 85044-1772  
13402499 +ADVANCED CAR COMPANY, 5450 E. HIGH ST., #300, PHOENIX AZ 85054-5479  
13402500 +AUTOCREDIT, 3981 PIO NONO AVENUE, MACON GA 31206-3043  
13402500 +CACTUS JACKS AUTO INC, 915 S COUNTRY CLUB DR, MESA AZ 85210-3539  
13402503 +CASH 1, 5106 W. PEORIA AVE., GLENDALE AZ 85302-1618  
13402504 ++CHECKMATE, PO BOX 45208, PHOENIX, AZ 85064-5208  
13402506 +CIGNA MEDICAL GROUP, PO BOX 29848, PHOENIX AZ 85038-9848  
13402507 +COVINGTON, 2232 WYNNTON ROAD, COLUMBUS GA 31906-2532  
13478050 +DAWN M MAGUIRE, ALLEN MAGUIRE & BARNES, PLC, 1850 N CENTRAL AVE #1150,  
PHOENIX, AZ 85004-4512  
13402517 +DESERT RIDGE JUSTICE COURT, 18380 N. 40th STREET STE. #130, PHOENIX AZ 85032-1486  
13402518 +DOWNTOWN JUSTICE COURT, 620 W. JACKSON ST., PHOENIX AZ 85003-0624  
13402519 +EQUIDATA, 724 THIMBLE SHOALS BLVD, NEWPORT NEWS VA 23606-2574  
13402521 GILSAUTO, 1712 E 280 BYPASS, PHENIX CITY AL 36867  
13402524 +J R BROTHERS FINANCE I, 10000 N 31ST AVE STE D20, PHOENIX AZ 85051-9567  
13402525 #MIDATLANTIC FINANCE COMPANY, 2141 E Camelback Rd, PHOENIX AZ 85016-4764  
13402526 +PINNACLE CREDIT SERVIC, 7900 HIGHWAY 7 # 100, SAINT LOUIS PARK MN 55426-4045  
13402527 +PROFESSIONAL COLLECTIO, 5156 RIVER RD STE I, COLUMBUS GA 31904-5883  
13402528 +PROGRESSIVE, P.O. BOX # 31260, TAMPA FL 33631-3260  
13402530 QUICK LOAN, 1240 BROADWAY, COLUMBUS GA 31901-2431  
13402534 +VILLAGE DIAMONTE, 8050 N. 61ST AVE., GLENDALE AZ 85302-6792

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

EDI: AZDEPREV.COM Jun 16 2015 00:23:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
13402486 +E-mail/Text: collections25@hotmail.com Jun 16 2015 00:46:43 1 STOP TITLE LOANS,  
4385 W. BELL ROAD, GLENDALE AZ 85308-3531  
13402488 +EDI: AAEO.COM Jun 16 2015 00:23:00 AARON SALES & LEASE OW, 6042 N. 59TH AVE.,  
GLENDALE AZ 85301-7709  
13402489 +EDI: AAEO.COM Jun 16 2015 00:23:00 AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW,  
KENNESAW GA 30144-3672  
13402492 +EDI: ACECASHXPRESS.COM Jun 16 2015 00:19:00 ACE CASH EPRESS, 702 W. CAMELBACK STE 7,  
PHOENIX AZ 85013-2291  
13402496 E-mail/Text: ebn@americollect.com Jun 16 2015 00:47:15 AMERICOLLECT INC,  
1851 S ALVERNO RD, MANITOWOC WI 54220  
13402497 EDI: AZDEPREV.COM Jun 16 2015 00:23:00 ARIZONA DEPARTMENT OF REVENUE, 1600 W. MONROE,  
PHOENIX AZ 85007-2650  
13402498 EDI: AZDEPREV.COM Jun 16 2015 00:23:00 ARIZONA DEPARTMENT OF REVENUE,  
1600 W. MONROE, 7TH FLOOR, PHOENIX AZ 85007-2650  
13402505 +Fax: 614-760-4092 Jun 16 2015 01:03:41 CHECKSMART, 5402 W. GLENDALE AVE.,  
GLENDALE AZ 85301-2622  
13402508 +E-mail/Text: electronicbkydocs@nelnet.net Jun 16 2015 00:47:12 DEPT OF EDUCATION/NELN,  
121 S 13TH ST, LINCOLN NE 68508-1904  
13402516 +E-mail/Text: electronicbkydocs@nelnet.net Jun 16 2015 00:47:12 DEPTEDNELNET,  
3015 PARKER RD SUITE 400, AURORA CO 80014-2904  
13402520 +E-mail/Text: TIMMIE.EADS@1STNB.COM Jun 16 2015 00:49:32 FIRST NATIONAL BANK, PO BOX 937,  
KILLEEN TX 76540-0937  
13402523 EDI: IRS.COM Jun 16 2015 00:20:00 INTERNAL REVENUE SERVICE, 210 EAST EARLL DR.,  
PHOENIX AZ 85012  
13402531 +EDI: NAVIENTFKASMSERV.COM Jun 16 2015 00:23:00 SALLIE MAE SERVICING, 1002 ARTHUR DR.,  
LYNN HAVEN FL 32444-1683  
13402532 +E-mail/Text: bankruptcy@speedyinc.com Jun 16 2015 00:46:39 SPEEDY CASH, 5819 W CAMELBACK,  
PHOENIX AZ 85031-1019  
13495310 +E-mail/Text: electronicbkydocs@nelnet.net Jun 16 2015 00:47:12 U.S. Department of Education,  
C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904  
13402533 +E-mail/Text: ebn@unique-mgmt.com Jun 16 2015 00:49:02 UNIQUE NATIONAL COLLEC,  
119 E MAPLE ST, JEFFERSONVILLE IN 47130-3439

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13402490\* +AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW, KENNESAW GA 30144-3672  
13402491\* +AARON SALES & LEASE OW, 1015 COBB PLACE BLVD NW, KENNESAW GA 30144-3672  
13402501\* +CACTUS JACKS AUTO INC, 915 S COUNTRY CLUB DR, MESA AZ 85210-3539  
13402502\* +CACTUS JACKS AUTO INC, 915 S COUNTRY CLUB DR, MESA AZ 85210-3539  
13402509\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN NE 68508-1904  
13402510\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN NE 68508-1904  
13402511\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN NE 68508-1904  
13402512\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN NE 68508-1904  
13402513\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN NE 68508-1904  
13402514\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN NE 68508-1904  
13402515\* +DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN NE 68508-1904

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

13402522\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: INTERNAL REVENUE SERVICE, PO BOX 21126, PHILADELPHIA PA 19144)  
13402529\* +PROGRESSIVE, P.O. BOX # 31260, TAMPA FL 33631-3260  
TOTALS: 0, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2015

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2015 at the address(es) listed below:

DAWN 5 MAGUIRE on behalf of Trustee DINA ANDERSON dmaguire@ambazlaw.com,  
mbaca@ambazlaw.com;strejos@ambazlaw.com  
DINA ANDERSON  
DAnderson@DLATrustee.com;lbailey@DLATrustee.com;dlanderson@ecf.epiqsystems.com;dla@trustesolution  
s.net;tkirn@dlatruster.com  
MARI JO CLARK on behalf of Debtor KUSHUNE D ALLEN mjc@clarklawaz.com  
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4